

## WHAT IF IT HAPPENS TO ME?

If you think someone has stolen your identity, act fast:

- Place a fraud alert on your credit reports and carefully review your credit reports. To place a fraud alert, contact one of the national credit bureaus listed below:

TransUnion 1-800-680-7289

Equifax 1-800-525-6285

Experian 1-888-EXPERIAN (397-3742)

- Close any accounts that have been tampered with or opened fraudulently.

- File a report with local law enforcement.

- Keep a log of whom you speak with and when. Keep copies of all letters and documents.

- File a complaint with the Federal Trade Commission. 1-877-ID-THEFT or online at "www.consumer.gov/idtheft".

Step-by-step information is available in the Attorney General's  
**IDENTITY THEFT VICTIM KIT**

To obtain a kit, call toll-free:

**1-888-432-9257**

or download a kit online:

**WWW.AG.KY.GOV/IDTHEFT**



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*For more information, contact:*

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## IDENTITY THEFT

THE NAME GAME

COMMONWEALTH OF KENTUCKY  
ATTORNEY GENERAL GREGORY D. STUMBO

# IDENTITY THEFT

## THE NAME GAME

There's a new breed of criminal out there planning to steal your good name. They want to play with your identity and you lose every time.

### WHAT IS IDENTITY THEFT?

Identity theft is a crime and it involves acquiring key pieces of someone's identifying information—such as name, address, date of birth, social security number and mother's maiden name—in order to impersonate them. This information enables the thief to commit numerous forms of fraud which include taking over a victim's financial accounts, applying for loans, credit cards and social security benefits, using existing credit accounts to run up charges, writing bad checks, renting apartments, buying cars and establishing services with utility and phone companies. Thieves will ruin their victim's credit. They may also use their victim's name when committing crimes or driving offenses, resulting in warrants being issued in the victim's name.

### HOW CAN THEY GET MY IDENTITY?

- **From your trash.** Identity thieves get copies of credit card receipts, credit applications and other information that have been placed in trash containers.
- **From your mailbox.** Thieves steal letters waiting to be picked up by postal carriers.
- **By using email.** Thieves often pose as legitimate companies you do business with in order to obtain personal information or financial information.
- **From stolen wallets or purses.**
- **By using the Internet.** Internet abusers can steal information you share on the Internet or piece together information available about you on the Internet.
- **By dishonest personnel.** Your employee records or other personal records can be accessed and the information sold to identity thieves.

DON'T GET PLAYED.

### WHAT CAN I DO TO BETTER PROTECT MYSELF?

- ✓ Review your bank and credit card statements as soon as you receive them.
- ✓ Order a copy of your credit report annually and check it carefully. You are entitled to a free copy once every 12 months. Call 1-877-322-8228 or go online: "[www.annualcreditreport.com](http://www.annualcreditreport.com)".
- ✓ Always take your credit card receipts.
- ✓ Never give bank or credit card information over the phone unless you initiated the call and know the business.
- ✓ When ordering by phone or online, use a credit card rather than a debit card.
- ✓ Don't email personal or financial information.
- ✓ If you get an email or pop-up message that asks for personal or financial information, do not reply or click on the link in the message.
- ✓ Shred or destroy any personal identifying documents before disposing of them.
- ✓ Secure personal information in your home.